

# RICHARD BERGER

CERTIFIED PUBLIC ACCOUNTANT

<<MemberFirstName>> <<MemberLastName>> <<NameSuffix>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

Dear <<MemberFirstName>> <<MemberLastName>>,

I am very sorry to inform you that three external hard drives were stolen from my home in the weeks prior to June 25, 2015, when I discovered the theft. These drives may have contained your personal information including your name, tax information, Social Security number and in some instances bank and investment account information. If you provided information about dependents, beneficiaries, employees or contractors, their names and Social Security number(s) may have been exposed as well. I have notified the Oakland Police Department, but to date the stolen hard drives have not been recovered.

## What Are We Doing To Protect You?

At this time, I have no reason to believe that the hard drives were stolen for the information contained on them or that your information has been misused in any way. However, as a precaution, I have retained Kroll to provide identity theft protection services for 12 months **at no cost to you**.

Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. **Your identity theft protection services include** Credit Monitoring and Identity Theft Consultation and Restoration. Additional information describing your services is included with this letter.

Visit <<IDMonitoringURL>> and follow the online instructions to take advantage of your Identity Theft Protection Services.  
Membership Number: <<Member ID>>

## What Should You Do If You Have Any Questions Or Feel You Have An Identity Theft Issue?

Call 1-???-???-????, 8 a.m. to 5 p.m. (Central Time), Monday through Friday. Kroll's licensed investigators are standing by to answer your questions or help you with concerns you may have. *Please have your membership number ready.*

<<IDMonitoringURL>> is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox and Safari.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. To receive credit services by mail instead of online, please call 1-???-???-????.

I sincerely regret any inconvenience this may have caused for you and invite you to contact Kroll for additional questions or concerns.

Sincerely,

Richard Berger CPA

## Take Advantage of Your Identity Theft Protection Services

You've been provided with access to services from Kroll, a global leader in risk mitigation. Over the past 14 years, Kroll has provided data breach response services for cases impacting more than 100 million individuals including personal consultation to more than 180,000 consumers and worked some 8,000 confirmed identity theft cases. When you need assistance, rest assured that your services are backed by an expert team who can answer any question you may have.

The following services are included in your **Credit Monitoring** package:



Kroll employs a team of experienced licensed investigators to provide you with expert, one-on-one assistance.

**Consultation:** You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes best practice tips to assist in ongoing protection, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

**Restoration:** Kroll's restoration services are the most comprehensive of any provider. Should you become a victim of identity theft, a dedicated licensed investigator can work on your behalf to resolve related issues. The investigator does more than shoulder the bulk of the recovery; they can dig deep to uncover all aspects of the theft, and then work with creditors, collection agencies, utilities, government entities, and more ... to resolve it.



**Credit Monitoring:** Credit monitoring can be a key tool in detecting early warning signs of identity theft. You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft. You'll also receive "no activity" notices if there have been no changes to your data.

### How to Take Advantage of Your Identity Theft Protection Services

Visit [krollbreach.idMonitoringService.com](http://krollbreach.idMonitoringService.com) and follow the online instructions to take advantage of your identity theft protection services.

You can view your services at any time by logging onto Kroll's identity protection website. When you enroll, be prepared to provide the membership number included with the accompanying letter.

#### Help is only a phone call away.

If you have a question, need assistance, or feel you may be a victim of identity theft, call Kroll at the toll-free number provided in the accompanying letter, and ask to speak with an investigator.

Take advantage of this no-cost opportunity and let the experts at Kroll help you assess your situation and safeguard your identity.

## State Notification Requirements

### All States.

You may obtain a copy of your credit report or request information on how to place a fraud alert or security freeze by contacting any of the national credit bureaus below. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

<b>Equifax</b> P.O. Box 740241 Atlanta, GA 30374 1-800-685-1111 www.equifax.com	<b>Experian</b> P.O. Box 2104 Allen, TX 75013 1-888-397-3742 www.experian.com	<b>TransUnion</b> P.O. Box 2000 Chester, PA 19022 1-800-888-4213 www.transunion.com
---	---	---

### For residents of Massachusetts.

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

### For residents of Massachusetts and West Virginia.

You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus listed at above. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent.

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line or a written request. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address,

and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze and free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

### For residents of Iowa, Maryland, Michigan, Missouri, North Carolina, Oregon, and West Virginia.

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account.

### For residents of Iowa.

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

### For residents of Oregon.

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

### For residents of Illinois, Maryland and North Carolina.

You can obtain information from the Federal Trade Commission, and for residents of Maryland and North Carolina, from your respective state Office of the Attorney General, about steps you can take toward preventing identity theft.

**Federal Trade Commission**  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
www.ftc.gov/bcp/edu/microsites/idtheft/

**Maryland Office of  
the Attorney General**  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
www.oag.state.md.us

**North Carolina Office of  
the Attorney General**  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226  
www.ncdoj.com